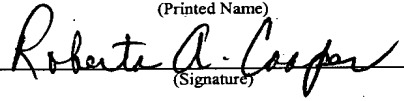




Atty. Dkt. No. 037607-0232

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Gang et al.  
Title: SYSTEM AND METHOD FOR  
FACILITATING SALE OF A  
LOAN TO A SECONDARY  
MARKET PURCHASER  
Appl. No.: 10/737,295  
Filing Date: 12/16/2003  
Examiner: Weisberger, Richard C.  
Art Unit: 3624  
Confirmation Number: 7688

<b>CERTIFICATE OF EXPRESS MAILING</b>	
I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office To Addressee" service under 37 C.F.R. § 1.110 on the date indicated below and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.	
EV 828706912 US	08/28/06
(Express Mail Label Number)	(Date of Deposit)
Roberta A. Cooper	
(Printed Name)	
	
(Signature)	

**AMENDMENT AND REPLY UNDER 37 CFR 1.111**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This communication is responsive to the Non-Final Office Action dated July 28, 2006, concerning the above-referenced patent application.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this document.

**Remarks/Arguments** begin on page 10 of this document.

Please amend the application as follows:



08-29-06

Jm

Atty. Dkt. No. 037607-0232

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Gang et al.

Title: SYSTEM AND METHOD  
FOR FACILITATING  
SALE OF A LOAN TO A  
SECONDARY MARKET  
PURCHASER

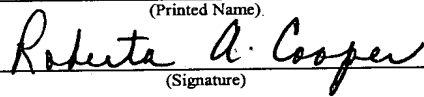
Appl. No.: 10/737,295

Filing Date: 12/16/2003

Examiner: Weisberger, Richard C.

Art Unit: 3624

Confirmation No.: 7688

<b>CERTIFICATE OF EXPRESS MAILING</b>	
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EV 828706912 US	08/28/06
(Express Mail Label Number)	(Date of Deposit)
Roberta A. Cooper	
(Printed Name)	
	
(Signature)	

**AMENDMENT TRANSMITTAL**

Mail Stop AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Transmitted herewith is an amendment in the above-identified application.

☒ Amendment and Reply Under 37 CFR 1.111 (11 pages)☒ The fee required for additional claims is calculated below:

	Claims		Previously		Extra		Rate		Additional
	As	Amended			Claims	Present			
Total Claims:	37	-	45	=	0	x	\$50.00	=	\$0.00
Independent Claims:	7	-	9	=	0	x	\$200.00	=	\$0.00
First presentation of any Multiple Dependent Claims:							+	\$360.00	= \$0.00
CLAIMS FEE TOTAL									= \$0.00

[ ] Applicant hereby petitions for an extension of time under 37 C.F.R. §1.136(a) for the total number of months checked below:

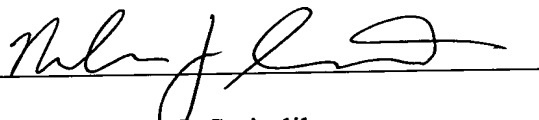
[ ] Extension for response filed within the first month:	\$120.00	\$0.00
[ ] Extension for response filed within the second month:	\$450.00	\$0.00
[ ] Extension for response filed within the third month:	\$1,020.00	\$0.00
[ ] Extension for response filed within the fourth month:	\$1,590.00	\$0.00
[ ] Extension for response filed within the fifth month:	\$2,160.00	\$0.00
EXTENSION FEE TOTAL:		\$0.00
[ ] Statutory Disclaimer Fee under 37 C.F.R. 1.20(d):	\$130.00	\$0.00
CLAIMS, EXTENSION AND DISCLAIMER FEE TOTAL:		\$0.00
[ ] Small Entity Fees Apply (subtract ½ of above):		\$0.00
Extension Fees Previously Paid:		\$0.00
TOTAL FEE:		\$0.00

If any extensions of time are needed for timely acceptance of papers submitted herewith, applicant hereby petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions fees to Deposit Account No. 06-1447.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date 8/28/2006

By 

FOLEY & LARDNER LLP  
Customer Number: 34099  
Telephone: (414) 319-7306  
Facsimile: (414) 297-4900

Matthew J. Swietlik  
Attorney for Applicant  
Registration No. 58,428